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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

FEIN, SUCH, KAHN & SHEPARD, P.C.

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Select Portfolio Servicing, Inc., as
servicer for MEB LOAN TRUST IV
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Order Filed on May 12, 2021 by Clerk U.S. Bankruptcy Court District of New Jersey

In Re:

ATEF G YOUSSEF and TEREZA F YOUSSEF

Debtor(s).

Case No.: 16-33412 MBK

Adv. No.:

Hearing Date: May 4, 2021

Judge: Honorable Michael B.

Kaplan, Chief Judge

ORDER RESOLVING OBJECTION TO CONFIRMATION

The relief set forth on the following page(s) is hereby ORDERED.

DATED: May 12, 2021

Honorable Michael B. Kaplan United States Bankruptcy Judge

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Debtor(s): ATEF G YOUSSEF and TEREZA F YOUSSEF

Case No: 16-33412 MBK

Caption of Order: ORDER RESOLVING OBJECTION TO CONFIRMATION

Upon the Objection of FEIN, SUCH, KAHN & SHEPARD, P.C., Attorneys for the Secured Creditor, Select Portfolio Servicing, Inc., as servicer for MEB LOAN TRUST IV, as to certain real property known as 7 REDCOAT DR, EAST BRUNSWICK, NJ 08816 as set forth in the papers, and for good cause shown;

ORDERED AS FOLLOWS:

- 1. The remaining total debt balance of the secured claim of Select Portfolio Servicing, Inc., as servicing Agent for MEB Loan Trust IV, Secured Creditor, shall be paid in full through the Chapter 13 plan.
- 2. The claim is identified on the Claims Register as claim no. 5.
- 3. The amount to be paid to Secured Creditor, including interest over the declining balance at the contract rate of 8.375% over 33 months, is \$23,556.96. Said amount is calculated as follows:

a.	Principal Balance:	\$19,085.72
b.	Interest:	\$ 2,663.16
C.	Subtotal (as of 4/23/2021)	\$21,748.88
d.	Interest over Declining	
	Balance (8.375%)	\$ 1,808.08
e.	Total:	\$23,556.96

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- 4. The Debtor shall maintain prompt payment for adequate hazard insurance coverage and list secured creditor as a loss payee until completion of the chapter 13 plan and receipt of discharge. Said payments shall be made through the first mortgage or directly to the insurance company.
- 5. The Debtor shall maintain prompt payment for property taxes with said payments to be made through the first mortgage or directly to the township, city or municipality.
- 6. The treatment of this claim is conditioned upon successful completion of the Chapter 13 plan and receipt of bankruptcy discharge.
- 7. The treatment of this claim shall be void upon dismissal or conversion of the Chapter 13 case.
- 8. If the Chapter 13 case is dismissed or converted, the secured claim shall be reinstated in full with appropriate interest and other applicable and appropriate fees, costs, etc.
- 9. This Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.
- 10. The Movant shall serve this Order on the Debtor, any Trustee and other party who entered an appearance on the Objection.